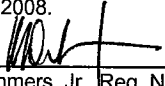


Certificate Under 37 CFR 1.8

I hereby certify that this correspondence is being electronically transmitted to the U.S. Patent and Trademark Office, Commissioner for Patents, via the EFS on September 8, 2008.


Robert D. Summers, Jr., Reg. No. 57,844

**BRINKS
HOFER
GILSON
& LIONE**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: Gail E. McGiffin et al.

Appln. No.: 10/783,478

Filed: February 20, 2004

For: SYSTEM AND DATA
STRUCTURE FOR
ACCOUNT MANAGEMENT

Examiner: Agwumezie, Charles C.

Art Unit: 3621

Confirmation No. 2126

Attorney Docket No: 10022/349

AMENDMENT UNDER 37 C.F.R. 1.114

MAIL STOP RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the final Office Action mailed April 30, 2008 (hereinafter "the Final Office Action") and the Advisory Action mailed August 13, 2008 (hereinafter "the Advisory Action"), Assignee has filed this amendment as part of a Request for Continued Examination.

Amendments to the Claims begin on page 2 of this response.

Remarks and Arguments begin on page 12 of this response.